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Date of Deposit: May 9, 2005

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Name: Melissa Schrader

Signature: Melissa Schrader

Clifford Chance US LLP

Docket No. 3499-135

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: October 30, 2001

Group Art Unit: 3624

Serial No: 10/021,124

Examiner: Narayanswamy Subramanian

For: RISK MANAGEMENT CLEARINGHOUSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REQUEST FOR CONSIDERATION

Sir:

In response to the Final Office Action dated November 10, 2004, for which a three-month extension of time is enclosed herewith, please amend the above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.